



Order Filed on December 28, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2(c)

**JONI L. GRAY, ESQ.
LAW OFFICES OF ANDREW B. FINBERG, LLC
Evesham Commons, Suite 200
525 Route 73 South
Marlton, NJ 08053
(856) 988-9055**

In Re:

JOSEPH PAPPALARDO

Debtor

Case No.: 19-19108

Adv. No.:

Hearing Date: December 21, 2021

Judge: JNP

ORDER AUTHORIZING DEBTOR TO OBTAIN POST PETITION FINANCING

The relief set forth on the following pages, numbered two (2) through two (2) is
hereby **ORDERED**.

DATED: December 28, 2021

A handwritten signature in black ink, appearing to read "J. Poslusny", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

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Debtor: Joseph Pappalardo

Case No: 19-19108

Caption of Order: Order Authorizing Debtor to Obtain Post-Petition Financing

THIS MATTER having been opened to the Court by the debtor, through his counsel, Joni L. Gray, Esquire and the Court having considered the moving papers and all arguments of counsel and for good cause shown, it is hereby **ORDERED** that:

- 1) The debtor's Motion for Authority to Obtain Post-Petition Financing is hereby granted.
- 2) The balance due on the debtor's Chapter 13 plan will be paid to the Chapter 13 Trustee in the debtor's case to pay 100% to unsecured creditors who filed timely claims.
- 3) A written payoff statement must be obtained from Cenlar FSB prior to closing, and said pay off statement shall not have expired at the time of closing.
- 4) The secured claim of Cenlar FSB shall be satisfied in full at closing, and the funds from the sale shall be remitted to Cenlar FSB within 48 hours of the close of escrow.
- 5) Cenlar FSB will not release their lien until such time as the total amount due is fully satisfied.

In re:
Joseph P Pappalardo
Debtor

Case No. 19-19108-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Dec 28, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 30, 2021:

Recip ID	Recipient Name and Address
db	+ Joseph P Pappalardo, 9 Hemlock Drive, Blackwood, NJ 08012-3126

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 30, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 28, 2021 at the address(es) listed below:

Name	Email Address
Andrew B. Finberg	on behalf of Debtor Joseph P Pappalardo andy@sjbankruptcylaw.com abfecf@gmail.com;finbergar39848@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Toyota Motor Credit Corporation as servicer for Toyota Lease Trust bk@stewartlegalgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Joni L. Gray	on behalf of Debtor Joseph P Pappalardo joni@sjbankruptcylaw.com jgrayecf@gmail.com;grayjr39848@notify.bestcase.com

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Rebecca Ann Solarz

on behalf of Creditor Toyota Lease Trust rsolarz@kmlawgroup.com

Regina Cohen

on behalf of Creditor Ally Capital rcohen@lavin-law.com ksweeney@lavin-law.com

Robert P. Saltzman

on behalf of Creditor Police and Fireman's Retirement System Board of Trustees by its Administrative Agent New Jersey Housing and Mortgage Finance Agency c/o Cenlar FSB dnj@pbslaw.org

Stuart H. West

on behalf of Creditor Police and Fireman's Retirement System Board of Trustees by its Administrative Agent New Jersey Housing and Mortgage Finance Agency c/o Cenlar FSB swest@pbslaw.org

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11